

Information to identify the case:

Debtor 1	James J. Dilts	Social Security number or ITIN	xxx-xx-9912
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Shelley L. Dilts	Social Security number or ITIN	xxx-xx-7202
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-22822-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James J. Dilts

Shelley L. Dilts

1/21/20

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
James J. Dilts
Shelley L. Dilts
DebtorsCase No. 14-22822-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
Form ID: 3180WPage 1 of 2
Total Noticed: 39

Date Rcvd: Jan 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2020.

db/jdb +James J. Dilts, Shelley L. Dilts, 103 W Adams Ave, Vandergrift, PA 15690-1304
 cr +HOUSEHOLD REALTY CORPORATION, 14841 Dallas Parkway Suite 300, Dallas, Tx 75254-7883
 cr +SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115-4412
 cr +Specialized Loan Servicing LLC, P.O. Box 9013, Addison, TX 75001-9013
 cr +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
 13958678 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,
 Los Angeles, CA 90051-5478
 13887217 +SPRINGLEAF FORMERLY AGF, PO BOX 899, Indiana, PA 15701-0899
 15104305 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 14421440 +Wilmington Savings Fund Society, FSB, d, Serviced by Select Portfolio Servicing,,
 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 22 2020 03:41:19 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Jan 22 2020 08:28:00 PRA Receivables Management, LLC, PO Box 41067,
 Norfolk, VA 23541-1067
 13931076 EDI: AIS.COM Jan 22 2020 08:28:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 13887208 +EDI: CAPITALONE.COM Jan 22 2020 08:33:00 CAP ONE, PO Box 30253,
 Salt Lake City, UT 84130-0253
 13887211 +EDI: CHASE.COM Jan 22 2020 08:33:00 CHASE BANK USA, PO Box 15298,
 Wilmington, DE 19850-5298
 13887212 +EDI: WFNNB.COM Jan 22 2020 08:33:00 COMENITY BANK/GNTEAGLE, PO Box 182789,
 Columbus, OH 43218-2789
 13887210 +EDI: CAPITALONE.COM Jan 22 2020 08:33:00 Capital One, PO Box 30253,
 Salt Lake City, UT 84130-0253
 13891609 +EDI: CAPONEAUTO.COM Jan 22 2020 08:34:00 Capital One Auto Finance, PO Box 9013,
 Addison, TX 75001-9013
 13958943 EDI: RECOVERYCORP.COM Jan 22 2020 08:33:00 Capital Recovery V, LLC,
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 13946939 +EDI: HFC.COM Jan 22 2020 08:33:00 HSBC Mortgage Services, Inc., P.O. Box 21188,
 Eagan, Minnesota 55121-0188
 14146181 +EDI: HFC.COM Jan 22 2020 08:33:00 Household Realty Corporation,
 C/O HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188
 14520085 EDI: PRA.COM Jan 22 2020 08:28:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541
 13948344 EDI: PRA.COM Jan 22 2020 08:28:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 13920140 E-mail/Text: ecfbankruptcy@progleasing.com Jan 22 2020 03:41:36 NPRT0 North-East, LLC,
 10619 South Jordan Gateway, #100, South Jordan, Utah 84095
 13887213 +EDI: RMSC.COM Jan 22 2020 08:33:00 Paypal, PO Box 960080, Orlando, FL 32896-0080
 13940625 EDI: Q3G.COM Jan 22 2020 08:28:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 13915613 EDI: AGFINANCE.COM Jan 22 2020 08:28:00 Springleaf Financial Services, P.O. Box 3251,
 Evansville, IN 47731-3251
 13887219 +EDI: RMSC.COM Jan 22 2020 08:33:00 SYNCB/Care Credit, PO BOX 965036,
 Orlando, FL 32896-5036
 13887220 +EDI: RMSC.COM Jan 22 2020 08:33:00 SYNCB/JC PENNEY, PO BOX 965007,
 Orlando, FL 32896-5007
 13904190 +EDI: DRIV.COM Jan 22 2020 08:28:00 Santander Consumer USA, Po Box 560284,
 Dallas, TX 75356-0284
 13887214 +EDI: DRIV.COM Jan 22 2020 08:28:00 Santander Consumer USA Inc, P.O. Box 961245,
 Fort Worth, TX 76161-0244
 13887215 +EDI: SEARS.COM Jan 22 2020 08:33:00 Sears, PO Box 6282, Sioux Falls, SD 57117-6282
 13887218 +EDI: RMSC.COM Jan 22 2020 08:33:00 SynCB/Amazon, PO BOX 965015, Orlando, FL 32896-5015
 13887221 +EDI: RMSC.COM Jan 22 2020 08:33:00 SynCB/Old Navy, PO BOX 965005,
 Orlando, FL 32896-5005
 13887222 +EDI: RMSC.COM Jan 22 2020 08:33:00 SynCB/Walmart, PO BOX 965024, Orlando, FL 32896-5024
 13918501 +E-mail/Text: bncmail@w-legal.com Jan 22 2020 03:41:37 TD BANK USA, N.A.,
 C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13887223 +EDI: WTRRNANK.COM Jan 22 2020 08:33:00 TD Bank USA/Target Credit, PO Box 673,
 Minneapolis, MN 55440-0673
 13887224 +EDI: VERIZONCOMB.COM Jan 22 2020 08:28:00 Verizon Wireless, PO Box 26055,
 Minneapolis, MN 55426-0055
 13887225 +EDI: WFFC.COM Jan 22 2020 08:33:00 Wells Fargo, PO Box 29704, Phoenix, AZ 85038-9704
 13938309 +EDI: WFFC.COM Jan 22 2020 08:33:00 Wells Fargo Bank, N.A.,
 Attention: Bankruptcy Department, MAC # D3347-014, 3476 Stateview Boulevard,
 Fort Mill, SC 29715-7203

TOTAL: 30

District/off: 0315-2

User: dkam
Form ID: 3180W

Page 2 of 2
Total Noticed: 39

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Capital One Auto Finance
cr Wells Fargo Bank, N.A.
cr Wilmington Savings Fund Society, FSB, d/b/a Christ
13887209* +CAP ONE, PO Box 30253, Salt Lake City, UT 84130-0253
13887216* +Sears, PO Box 6282, Sioux Falls, SD 57117-6282

TOTALS: 3, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 23, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series 2017-1
bkgroup@kmlawgroup.com
James A. Prostko on behalf of Creditor Wells Fargo Bank, N.A. pawb@fedphe.com
Lawrence W. Willis on behalf of Joint Debtor Shelley L. Dilts ecf@westernpabankruptcy.com,
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Lawrence W. Willis on behalf of Debtor James J. Dilts ecf@westernpabankruptcy.com,
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Mario J. Hanyon on behalf of Creditor Wells Fargo Bank, N.A. pawb@fedphe.com
Martin A. Mooney on behalf of Creditor Capital One Auto Finance kcollins@schillerknapp.com,
acarmany@schillerknapp.com;bfisher@schillerknapp.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul William Cressman on behalf of Creditor Wells Fargo Bank, N.A. pawb@fedphe.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9